

**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions, and listings, of claims in the application.

**LISTING OF CLAIMS:**

1. (Previously Presented) A system for responding to requests, said system comprising:  
an interactive voice response unit (IVR) for identifying a requestor, querying said requestor for information, and receiving from said requestor said information;  
a routing switch in communication with said IVR;  
a database in communication with said routing switch adapted to store and forward a unit of work record, said unit of work record comprising all of said information received by said IVR and all other information residing in said database pertaining to said requestor and said requests;  
a device in communication with said routing switch, for distributing said unit of work record; and  
a receiver adapted to receive said unit of work record from said device during contact with said requestor and generate a decision pertaining to said requestor's request based on the contents of said unit of work record while still in contact with said requestor.
2. (Cancelled)
3. (Cancelled)

4. (Cancelled)
5. (Cancelled)
6. (Previously Presented) The system of claim 1 wherein said system is adapted to receive requests via a mode of communication selected from the group consisting of telephones, faxes, and the internet.
7. (Previously Presented) The system of claim 1 wherein said system is adapted to receive automated requests from machines.
8. (Previously Presented) The system of claim 1 wherein said IVR is adapted to receive responses from said requestor in the form of communication selected from the group consisting of sound, touch tones, speech, electronic data, e-mail, faxes, and internet messages.
9. (Cancelled)
10. (Previously Presented) The system of claim 1 wherein said database is adapted to be updated with said contents of said unit of work record each time said requestor uses said system.
11. (Cancelled)

12. (Previously Presented) The system of claim 1 wherein said device for distributing said unit of work record is a hub.

13. (Previously Presented) The system of claim 1 wherein said receiver is adapted to generate an automated decision using said unit of work record.

14. (Cancelled)

15. (Previously Presented) The system of claim 1 further comprising a computer telephony integration (CTI) server in communication with said routing switch, said CTI server adapted to synchronize said unit of work record with said receiver.

16. (Previously Presented) The system of claim 1 further comprising at least one additional receiver in communication with said receiver, said system adapted to transfer said unit of work record from said receiver to said at least one additional receiver.

17. (Previously Presented) The system of claim 1 further comprising a second database in communication with said routing switch, said system adapted to receive information from said second database at said receiver.

18. (Previously Presented) The system of claim 17 wherein said second database contains credit information.

19. (Previously Presented) The system of claim 18 wherein said credit information is selected from the group consisting of credit history and credit scoring.

20. (Previously Presented) The system of claim 17 wherein said second database is remotely located from said routing switch.

21. (Previously Presented) The system of claim 20 wherein said second database is in communication with said routing switch via a data service unit/channel service unit (DSU/CSU).

22. (Cancelled)

23. (Previously Presented) The system of claim 20 further comprising a firewall interposed between said second database and said routing switch.

24. (Previously Presented) The system of claim 17 wherein said information from said second database is included in said unit of work record.

25. (Previously Presented) A system for responding to requests, said system comprising:

a device adapted to identify a requestor, query said requestor for information, and receive from said requestor said information;

a database in communication with said device adapted to store and forward a unit of work record, said unit of work record comprising all of said information received by said device and all other information residing in said database pertaining to said requestor and said requests;

a receiver adapted to receive said unit of work record from said database during contact with said requestor and generate a decision pertaining to said requestor's request based on the contents of said unit of work record while still in contact with said requestor.

26. (Cancelled)

27. (Cancelled)

28. (Previously Presented) The system of claim 25 wherein said system is adapted to receive requests via a mode of communication selected from the group consisting of telephones, faxes, and the internet.

29. (Previously Presented) The system of claim 25 wherein said system is adapted to receive automated requests from machines.

30. (Previously Presented) The system of claim 25 wherein said device is adapted to receive responses from said requestor in the form of communication selected from the group consisting of sound, touch tones, speech, electronic data, e-mail, faxes, and internet messages.

31. (Cancelled)

32. (Cancelled)

33. (Cancelled)

34. (Previously Presented) The system of claim 25 wherein said database is adapted to be updated with said contents of said unit of work record each time said requestor uses said system.

35. (Cancelled)

36. (Cancelled)

37. (Previously Presented) The system of claim 25 wherein said receiver is adapted to generate an automated decision using said unit of work record.

38. (Cancelled)

39. (Previously Presented) The system of claim 25 further comprising a computer telephony integration (CTI) server adapted to synchronize said unit of work record with said receiver.

40. (Previously Presented) The system of claim 25 further comprising at least one additional receiver in communication with said receiver, said system adapted to transfer said unit of work record from said receiver to said at least one additional receiver.

41. (Previously Presented) The system of claim 25 further comprising a second database, said system adapted to receive information from said second database at said receiver.

42. (Previously Presented) The system of claim 41 wherein said second database contains credit information.

43. (Previously Presented) The system of claim 42 wherein said credit information is selected from the group consisting of credit history and credit scoring.

44. (Cancelled)

45. (Previously Presented) The system of claim 41 wherein said information from said second database is included in said unit of work record.

46. (Previously Presented) A method for receiving requests, said method comprising:  
    querying a requestor for information;  
    receiving from said requestor said information;  
    obtaining from a database all information pertaining to said requestor and said requests;  
    saving all of said information received from said requestor and all of said information obtained from said database as a unit of work record;  
    forwarding said unit of work record to a receiver; and  
    generating a decision pertaining to said requestor's request based on the contents of said unit of work record while still in contact with said requestor.

47. (Cancelled)

48. (Cancelled)

49. (Previously Presented) The method of claim 46 further comprising updating said unit of work record with information each time said requestor makes a request.

50. (Previously Presented) The method of claim 49 wherein said unit of work record is updated to include information from a current contact with said requestor as well as information about a past contact with said requestor.

51. (Previously Presented) The method of claim 46 further comprising providing a response to said requestor using said unit of work record.

52. (Previously Presented) The method of claim 46 further comprising transferring information from a database to said receiver, said method permitting said receiver to receive said unit of work record and said transferred information while still in contact with said receiver.

53. (Previously Presented) The method of claim 52 wherein said transferred information includes credit information.



54. (Previously Presented) The method of claim 53 wherein said credit information is selected from the group consisting of credit history and credit scoring.

55. (Previously Presented) The method of claim 46 further comprising:  
providing a second database containing information relative to said requestor and said requests; and  
saving said information of said second database in said unit of work record.

56. (Previously Presented) The method of claim 55 wherein said information of said second database includes credit information.

57. (Previously Presented) The method of claim 56 wherein said credit information is selected from the group consisting of credit history and credit scoring.

58. (Previously Presented) The method of claim 46 further comprising forwarding said unit of work record to a second receiver while still in contact with said requestor.

59. (Cancelled)

60. (Previously Presented) The system of claim 1, wherein said IVR is adapted to draw conclusions about said requestor and dynamically decide what questions to ask said requestor.

61. (Currently Amended) The system of claim 1 further comprising a computer telephony integration (CTI) server in communication with said IVR, said database, and said receiver, ~~said CTI server adapted to automatically notify an application program running at said receiver of the existence of said unit of work record.~~

62. (Currently amended) The system of claim 61 wherein said application program is operable to automatically:

access said contents of said unit of work record in response to said notification;

append additional information to said contents; and

write said contents to said unit of work record in said database, thereby updating said unit of work record; ~~and~~

~~notify said CTI server that said unit of work record has been updated and is available to be accessed during a next transaction.~~

63. (Previously Presented) The system of claim 25, wherein said device is adapted to draw conclusions about said requestor and dynamically decide what questions to ask said requestor.

64. (Currently Amended) The system of claim 25 further comprising a computer telephony integration (CTI) server in communication with said device, said database, and said receiver, ~~said CTI server adapted to automatically notify an application program running at said receiver of the existence of said unit of work record.~~

65. (Currently Amended) The system of claim 64 wherein said application program is operable to automatically:

access said contents of said unit of work record in response to said notification;

append additional information to said contents; and

write said contents to said unit of work record in said database, thereby updating said unit of work record; and

~~notify said CTI server that said unit of work record has been updated and is available to be accessed during a next transaction.~~

66. (Previously Presented) The method of claim 46 wherein the receiver is adapted to generate an automated decision using the unit of work record.

67. (Previously Presented) The system of claim 1 wherein the requestor is informed of the decision.

68. (Previously Presented) The system of claim 67 wherein the requestor is informed of the decision by the receiver.

69. (Previously Presented) The system of claim 67 wherein the requestor is informed of the decision by an agent.

70. (Currently Amended) The system of claim 1 wherein the decision is selected from the group consisting of an approval or denial of a loan or credit application, an adjustment to a ~~loan~~ ~~condition~~ or credit limit, an offer, and a negotiation provision.

71. (Previously Presented) The system of claim 25 wherein the requestor is informed of the decision.

72. (Previously Presented) The system of claim 71 wherein the requestor is informed of the decision by the receiver.

73. (Previously Presented) The system of claim 71 wherein the requestor is informed of the decision by an agent.

74. (Currently Amended) The system of claim 25 wherein the decision is selected from the group consisting of an approval or denial of a loan or credit application, an adjustment to a ~~loan condition or credit limit~~, an offer, and a negotiation provision.

75. (Previously Presented) The method of claim 46 wherein the requestor is informed of the decision.

76. (Previously Presented) The method of claim 75 wherein the requestor is informed of the decision by the receiver.

77. (Previously Presented) The method of claim 75 wherein the requestor is informed of the decision by an agent.

78. (Currently Amended) The method of claim 46 wherein the decision is selected from the group consisting of an approval or denial of a loan or credit application, an adjustment to a ~~loan condition or credit limit~~, an offer, and a negotiation provision.